

Fill in this information to identify the case:

Debtor 1 MARK T KRESAK

Debtor 2 JENNIFER L KRESAK
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-70739JAD

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: US BANK NA - INDENTURE TRUSTEE ET AL Court claim no. (if known): 23

Last 4 digits of any number you use to identify the debtor's account 3 6 3 6

Property Address: 1431 OBERLIN ST
JOHNSTOWN PA 15905

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>12,405.80</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,405.80</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>12,405.80</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,258.02

The next postpetition payment is due on

2 / 1 / 2025
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MARK T KRESAK
Name

Case number (if known) 19-70739JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour
Signature

Date 02/04/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MARK T KRESAK**
NameCase number (if known) **19-70739JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
10/25/2021	1214530	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	32.49
11/22/2021	1217556	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	276.45
12/23/2021	1220647	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	276.45
01/26/2022	1223695	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,371.70
04/26/2022	1232590	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	914.66
05/25/2022	1235624	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	290.90
06/27/2022	1238650	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	290.90
07/26/2022	1241580	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	236.60
08/24/2022	1244445	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	272.80
09/27/2022	1247337	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	277.18
10/25/2022	1250118	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	254.62
11/23/2022	1252927	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	232.06
12/22/2022	1255654	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	232.06
01/26/2023	1258379	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	101.14
02/23/2023	1260945	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	237.86
03/28/2023	1263756	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	237.86
04/25/2023	1266549	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	237.86
05/25/2023	1269431	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	237.86
06/26/2023	1272319	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	225.17
07/25/2023	1275054	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,167.04
09/26/2023	1280560	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	519.72
01/26/2024	1291236	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	902.76
02/26/2024	1293874	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	245.14
03/26/2024	1296532	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	245.14
05/29/2024	1301914	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,030.21
06/25/2024	1304413	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	200.23
07/25/2024	1307034	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	200.23
08/26/2024	1309577	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	200.23
10/25/2024	1314714	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	145.72
11/25/2024	1317290	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,312.76
				<u>12,405.80</u>

MORTGAGE REGULAR PAYMENT (Part 3)

03/23/2020	1154759	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	2,755.03
04/27/2020	1158221	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,552.63
05/26/2020	1161555	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,007.24
06/26/2020	1164715	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,007.11
07/29/2020	1167794	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	989.15
08/25/2020	1170874	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	988.31
09/28/2020	1173984	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,498.72
10/26/2020	1177058	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,052.08
11/24/2020	1180110	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,093.12
12/21/2020	1183029	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,123.54
01/25/2021	1186047	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	948.84
02/22/2021	1189167	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,230.06
03/26/2021	1192485	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,221.56
04/26/2021	1195716	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,823.38
05/25/2021	1198833	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,210.94
06/25/2021	1202016	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,208.17
07/26/2021	1205208	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,279.96
08/26/2021	1208363	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,277.79
09/24/2021	1211471	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,276.63
10/25/2021	1214530	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,868.16
11/22/2021	1217556	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,095.25
12/23/2021	1220647	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,095.25
02/23/2022	1226549	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,582.83
03/25/2022	1229552	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,342.17
04/26/2022	1232590	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,369.30
05/25/2022	1235624	US BANK NA - INDENTURE TRUSTEE CIM	AMOUNTS DISBURSED TO CREDITOR	1,080.80
06/27/2022	1238650	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,080.80
07/26/2022	1241580	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,135.10
08/24/2022	1244445	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,098.90
09/27/2022	1247337	US BANK NA - INDENTURE TRUSTEE ET A	AMOUNTS DISBURSED TO CREDITOR	1,094.52

Debtor 1 **MARK T KRESAK**
Name

Case number (if known) **19-70739JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
10/25/2022	1250118	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,094.52
11/23/2022	1252927	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,094.52
12/22/2022	1255654	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,094.52
01/26/2023	1258379	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,225.44
02/23/2023	1260945	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,138.16
03/28/2023	1263756	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,138.16
04/25/2023	1266549	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,138.16
05/25/2023	1269431	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,138.16
06/26/2023	1272319	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,138.16
07/25/2023	1275054	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,268.36
08/25/2023	1277852	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,181.56
10/25/2023	1283265	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,582.83
11/27/2023	1285950	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,360.67
12/21/2023	1288515	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,287.69
01/26/2024	1291236	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,407.39
02/26/2024	1293874	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,143.10
03/26/2024	1296532	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,143.10
04/25/2024	1299193	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,478.45
05/29/2024	1301914	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,412.41
06/25/2024	1304413	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,229.37
07/25/2024	1307034	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,229.37
08/26/2024	1309577	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,229.37
09/25/2024	1312179	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,433.99
10/25/2024	1314714	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,279.69
11/25/2024	1317290	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,271.96
12/23/2024	1319661	US BANK NA - INDENTURE TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,244.08
				<hr/> 70,770.53

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MARK T KRESAK
JENNIFER L KRESAK
1431 OBERLIN STREET
JOHNSTOWN, PA 15905

GLENN R BARTIFAY ESQ**
2009 MACKENZIE WAY STE 100
CRANBERRY TWP, PA 16066

US BANK NA - INDENTURE TRUSTEE ET AL
C/O SELECT PORTFOLIO SERVICING INC
PO BOX 65450
SALT LAKE CITY, UT 84165-0450

SELECT PORTFOLIO SERVICING**
BANKRUPTCY NOTICES**
POB 65250
SALT LAKE CITY, UT 84165

ROBERTSON ANSCHUTZ SCHNEID CRANE & PARTNERS PLLC
130 CLINTON RD #202
FAIRFIELD, NJ 07004

2/4/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee